

# Build Now

The whole family will rejoice in a bright, comfortable home—in the best town on earth—in the best atmosphere in America.

Don't forget the electrical service plans. Don't forget the porch light (like the artist did).

We are eager to have you consult our representative. Means so much to you later on.

ST. JOSEPH RAILWAY, LIGHT, HEAT & POWER COMPANY  
NEW BUSINESS DEPT.



(No. 35394)  
**ORDER OF PUBLICATION**  
In the Circuit Court of Buchanan County, Missouri, to the October Term, A. D. 1921.

State of Missouri, County of Buchanan, ss.

Edna May Garrett, Plaintiff

vs.

John R. Garrett, Defendant

Now at this day comes the plaintiff by her attorney, and it appearing to the satisfaction of the Clerk of the Circuit Court, in vacation, that said defendant, John R. Garrett, is a non-resident of the State of Missouri, and does not reside therein, it is ordered that said non-resident defendant be notified by publication, as required by law, that said plaintiff has commenced her suit in this Court against said defendant by petition and affidavit, the object and general nature of which is to obtain a decree of divorce from the defendant on the grounds of indignities such as to make her condition in life as his wife intolerable in this, to-wit: that on many occasions defendant cursed, abused and struck her; that he gambled away his money and finally wrote checks where he had no deposits in the bank and also that he left home on the 7th day of June, 1919, and has never returned to plaintiff; that she is informed that since leaving her, defendant has entered into marriage with another woman in St. Louis, Missouri. That unless the said John R. Garrett shall be and appear at the next term of this Court, to be held on the 3rd day of October, 1921, on or before the third day of said term, to answer plaintiff's petition, the same will be taken for confessed as to him and judgment rendered accordingly.

It is further ordered, that a copy of this order be published in The St. Joseph Observer, a newspaper published in the County of Buchanan, for four weeks successively, the last in-

section of which to be at least fifteen days before the next October, 1921, term of this Court.

A true copy, Attest:

EMMETT J. CROUSE, Clerk.

Sherman, Stigall & Kranitz, Attorneys for Plaintiff.

(Seal)

LETITIA A. MILLER, Executrix.

Attest:

Fred M. Wanger, Clerk of Probate.

(Seal)

ADMINISTRATOR'S NOTICE

Notice is hereby given that Letters of Administration, upon the estate of Eugene W. Miller, deceased, have been granted to the undersigned, by the Probate Court of Buchanan County, Missouri, bearing date of the 19th day of September, 1921.

All persons having claims against said estate are required to exhibit them to me for allowance, within six months from date of said letters, or they may be precluded from any benefit of such estate; and if said claims be not exhibited within one year from the date of the publication of this notice, they will be forever barred.

(Seal)

VIRGINIA E. RICKETTS, Administrator.

Attest:

Fred M. Wanger, Clerk of Probate.

(Seal)

NEW CREDIT LAW LESSON

It Will Not Prove the Boon to the Country Dealer As It Was Painted.

Grain dealers along with handlers of cotton and other farm products are already hearing more and more about the new War Finance Corporation credit activities in behalf of farmers. Congress lately enacted a law which provides for the extension of \$1,000,000,000 in credit to assist in the sale of farm products for export. The War Finance Corporation is the agency designated to handle this money and distribute it.

Of course, exaggerations of what the law will accomplish already are heard. But the country grain dealer and the terminal operator will not find it the boon that some of the

## NEW CREDIT LAW LESSON

It Will Not Prove the Boon to the Country Dealer As It Was Painted.

Grain dealers along with handlers of cotton and other farm products are already hearing more and more about the new War Finance Corporation credit activities in behalf of farmers. Congress lately enacted a law which provides for the extension of \$1,000,000,000 in credit to assist in the sale of farm products for export. The War Finance Corporation is the agency designated to handle this money and distribute it.

Of course, exaggerations of what the law will accomplish already are heard. But the country grain dealer and the terminal operator will not find it the boon that some of the

## GUARDIAN'S NOTICE

Notice is hereby given that Walter W. Lower was adjudged insane by the Probate Court of Buchanan County, Missouri, that the undersigned Robert Adams has been duly appointed guardian of said Walter W. Lower, by said Court on the 17th day of September, 1921.

All persons having claims against said estate are required to exhibit them to me for allowance, within six months from date of said letters, or they may be precluded from any benefit of such estate; and if said claims be not exhibited within one year from the date of the publication of this notice, or they will be forever barred.

(Seal)

ROBERT ADAMS, Guardian, Agency, Mo.

Attest:

Fred M. Wanger, Clerk of Probate.

(Seal)

Up to Member Banks

Mr. Harding says it is for the member banks primarily, and the reserve banks secondarily, to determine whether farmers' warehouse receipts are acceptable as the basis of loans and rediscounts.

Showing up the profiteering by banks or rediscounts, Mr. Harding told of 111 notes aggregating \$1,631,335 discounted at 6 per cent for 21 banks by the Omaha reserve bank branch September 9. On 52 of these notes the banks had charged the borrowers 10 per cent, the Nebraska maximum, 21 notes 9 per cent, two 8 1/2 per cent, fourteen 8 per cent, thirteen 7 1/2 per cent, five 7 per cent, two 6 1/2 per cent, and two 6 per cent.

"Where a bank in Nebraska," Mr. Harding said, "is able to rediscount at the federal reserve bank at 6 per cent per annum paper which it has taken from its customers at 10 per cent, the profit is \$4 2/3 per cent. If the paper is taken at 9 per cent the profit is 50 per cent, or if at 8 per cent, the profit is 33 1/3 per cent."

Urges Lower Interest Rates

"I sincerely hope that banks generally will recognize the fact that by charging lower rates of interest they will be building up their own communities and in the long run reap greater profit themselves, than would be the case if they should continue to charge all the low allowed or all the traffic will bear."

The abrogation of the progressive rate has made it possible for banks in Nebraska to make a large percentage of profit on their rediscount transactions with the federal reserve

## GOV. HARDING GOES AFTER PROFITEERING BANKERS

RAPS THEM FOR THE USURY THAT SOME EXACT FROM BORROWERS

## DEFENDS BOARD AGAINST RESTRICTION ATTACKS

In a Comprehensive Statement He Shows That the Federal Reserve Bank Is Not to Blame If Member Banks, As in the Case of Omaha Overcharge Interest on Loans to Farmers or Call Notes.

WASHINGTON, Sept. 22.—Hitting at banks which profiteer on rediscounts, and which misrepresent the attitude of the federal reserve board to excuse refusal of loans to farmers, W. P. G. Harding, governor of the board, has slammed back vigorously at those in and out of congress who have been complaining of alleged restriction by Washington of agricultural credit.

Governor Harding defended the board from these attacks in a letter to Governor McKelvie of Nebraska, who inquired whether receipts for grain stored on the farm could be made the basis for loans eligible to rediscount and thus extend the credit facilities to Nebraska farmers.

"The federal reserve board," replied Governor Harding, "has always stressed the importance of sustaining the agricultural and live stock interests of the country and its policy has always been shaped with a view of encouraging member banks to extend all reasonable accommodations to those engaged in these vital industries."

## Reserve Banks Don't Loan Direct

"The liquidation which has taken place, at least so far as this liquidation is reflected in the statements of the federal reserve banks, shows that the reduction in loans has been mainly in the large cities and in industrial centers. Federal reserve banks are not permitted by law to make loans direct to individuals, firms or corporations and they rediscount only paper which bears the indorsement of a member bank."

"Consequently, in order for a federal reserve bank to render financial assistance to those engaged in agriculture or the raising of live stock, it is necessary that the loans first be negotiated with member banks. Neither these federal reserve banks nor the federal reserve board has any control over the loan policy of any member bank. We cannot compel a member bank to make a loan which it does not desire to make, nor can we restrain it from making a loan which is not forbidden by law."

"About one-third of the member banks in the Kansas City district have been very heavy borrowers in the last year, another one-third have been only moderate borrowers, while the remaining third have not borrowed at all. It is possible that the federal reserve bank may have called the attention of some of the larger borrowers to the advisability of reducing their discount lines at the federal reserve bank, but in no case has the federal reserve bank undertaken to say to a member bank just what particular loans it should call or ask to be reduced."

## Up to Member Banks

Mr. Harding says it is for the member banks primarily, and the reserve banks secondarily, to determine whether farmers' warehouse receipts are acceptable as the basis of loans and rediscounts.

Showing up the profiteering by banks or rediscounts, Mr. Harding told of 111 notes aggregating \$1,631,335 discounted at 6 per cent for 21 banks by the Omaha reserve bank branch September 9. On 52 of these notes the banks had charged the borrowers 10 per cent, the Nebraska maximum, 21 notes 9 per cent, two 8 1/2 per cent, fourteen 8 per cent, thirteen 7 1/2 per cent, five 7 per cent, two 6 1/2 per cent, and two 6 per cent.

"Where a bank in Nebraska," Mr. Harding said, "is able to rediscount at the federal reserve bank at 6 per cent per annum paper which it has taken from its customers at 10 per cent, the profit is \$4 2/3 per cent. If the paper is taken at 9 per cent the profit is 50 per cent, or if at 8 per cent, the profit is 33 1/3 per cent."

## Urges Lower Interest Rates

"I sincerely hope that banks generally will recognize the fact that by charging lower rates of interest they will be building up their own communities and in the long run reap greater profit themselves, than would be the case if they should continue to charge all the low allowed or all the traffic will bear."

The abrogation of the progressive rate has made it possible for banks in Nebraska to make a large percentage of profit on their rediscount transactions with the federal reserve

bank, but the daily statements made to the board do not indicate that the Nebraska banks, as a rule, have shared this advantage with their borrowers. Is there any reason to believe that in case the discount rate at the federal reserve bank of Kansas City should be further reduced the Nebraska banks would give their customers lower rates than they do at present?"

## BE MORE CAREFUL

People Should Give More Attention to Their Addressing and Save Trouble.

The postal administration of Poland has advised this department of the receipt in that country of a large number of parcels from the United States without the addresses, or with incomplete or illegible addresses. Postmasters are, therefore, requested to instruct the senders of parcels for Poland to cause said parcels to be completely and legibly addressed, in order to assure the delivery of same. The above-mentioned parcels should also bear the names and addresses of the senders in order that the senders may be notified in the case parcels concerned are undeliverable for any reason.

The postmaster at Eagle Pass, Tex., has reported the receipt at his office of a large number of packages of merchandise for Mexico unaccompanied by customs declaration. Postmasters are, therefore, instructed to advise the senders of packages of merchandise by customs declarations as stated in sections 2 and 3 on page 118 of the Postal Guide for July, 1921.

(No. 35373)  
**ORDER OF PUBLICATION**  
In the Circuit Court of Buchanan County, Missouri, to the October Term, A. D. 1921.

State of Missouri, County of Buchanan, ss.

Helen Wolf, Plaintiff

vs.

Abe Wolf, Defendant

Now at this day comes the plaintiff by her attorney, and it appearing to the satisfaction of the Clerk of the Circuit Court in vacation that said defendant, Abe Wolf, is a non-resident of the State of Missouri, and does not reside therein, it is ordered that said non-resident defendant be notified by publication, as required by law, that said plaintiff has commenced her suit in this Court against said defendant by petition and affidavit, the object and general nature of which is to obtain a decree of divorce from the defendant on the grounds of desertion and indignities in this, to-wit: that the defendant has absented himself from this plaintiff without reasonable cause for the space of one whole year next before filing of her petition, and further that while cohabiting together as husband and wife defendant was guilty of such indignities as to render her condition in life intolerable in that while defendant was engaged in the unlawful sale of intoxicating liquors plaintiff, remonstrating with him and because of that defendant became enraged and struck her with his fist, and other indignities. That unless the said Abe Wolf shall be and appear at the next term of this Court, to be begun and held at the Court House, in the City of St. Joseph, in Buchanan County, State of Missouri, on the 3rd day of October, 1921, on or before the third day of said term, to answer plaintiff's petition, the same will be taken for confessed as to him and judgment rendered accordingly.

It is further ordered, that a copy of this order be published in The St. Joseph Observer, a newspaper published in the County of Buchanan, for four weeks successively, the last in-

section of which to be at least fifteen days before the next October, 1921, term of this Court.

A true copy, Attest:

EMMETT J. CROUSE, Clerk.

By J. L. McManamy, Deputy Clerk, Sherman, Stigall & Kranitz, Attorneys for Plaintiff.

(Seal)

ORDER OF PUBLICATION

In the Circuit Court of Buchanan County, Missouri, to the October Term, A. D. 1921.

State of Missouri, County of Buchanan, ss.

Roley Miller, Plaintiff

vs.

Jessie Miller, Defendant

Now at this day comes the plaintiff by her attorney, and it appearing to the satisfaction of the Clerk of the Circuit Court in vacation that said defendant, Jessie Miller, is a non-resident of the State of Missouri, and does not reside therein and has absconded and absented herself from her usual place of abode in this state, it is ordered that said non-resident defendant be notified by publication, as required by law, that said plaintiff has commenced her suit in this Court against said defendant by petition and affidavit, the object and general nature of which is to obtain a decree of divorce from the defendant on the ground of desertion; that defendant has absented herself from plaintiff without a reasonable cause for the space of more than one whole year next before the filing of his petition; and that defendant has offered plaintiff such indignities as to render her condition in life intolerable, by cursing him, calling him vile names and keeping house for other men. That unless the said Jessie Miller shall be and appear at the next term of this Court, to be begun and held at the Court House, in the City of St. Joseph, in Buchanan County, State of Missouri, on the 3rd day of October, 1921, on or before the third day of said term, to answer plaintiff's petition, the same will be taken for confessed as to her and judgment rendered accordingly.

It is further ordered, that a copy of this order be published in The St. Joseph Observer, a newspaper published in the County of Buchanan, for four weeks successively, the last in-

section of which to be at least fifteen days before the next October, 1921, term of this Court.

A true copy, Attest:

EMMETT J. CROUSE, Clerk.

By Eugene Roseburg, Deputy Clerk, Morte H. Craig, Attorney for Plaintiff.

(Seal)

CHOICE CUT FLOWERS

FOR ALL OCCASIONS

Stuppy Floral Co.

Sixth and Francis Streets

Phones 320 and 331

FLEEMAN-McNEILL

Funeral Home

SICK Ambulance Service

108 Francis Street Phone 2681

CHAS. H. PAETZ

Manufacturer of

MATTRESSES AND PILLOWS

Mattress and Feather Renovating

Dealer in Beds, Springs, Cots, Etc.

Telephone Main 4028

1014-20 So 4th St. St. Joseph, Mo.

Welding and Cutting

BROKEN CASTINGS, auto and pump

cylinders, crank cases, gears, stove

parts welded by St. Joseph Welding

Co., 814 Olive Street. Cutting up of

old boilers our specialty.

PHONE MAIN 2166J or MAIN 655

W. R. WOODWORTH

OPTICIAN

Artificial Eyes and a Full Line of

Optical Goods.

LENSES THAT FIT THE EYES

129 E. 5th St. Phone Main 2332

HASTY

Messenger, Express and Martin Elec-

trical now in new location at 120 South

Fourth, Old Adams Express Company's

building. Phone 98 and 99. R. M.

## Woodrow Wilson's Administration and Achievements

A BOOK setting forth the Incomparable Record of Eight Years of Democratic Rule during the most important period of the World's History;

It contains the Comprehensive Review published in the New York "Times";

The Brilliant New York "World" Editorial;

The Appreciation of Gen. Jan Christian Smuts;

The Covenant of the League of Nations;

And other writings which you will want to preserve;

And its Reading GIVES YOU AN ANSWER TO EVERY QUESTION Affecting the Wilson Administration Raised Against the Democratic Party and Its Leaders.

### COUPON

To The St. Joseph Observer, St. Joseph, Mo.

Bound in Cloth, Stamped in Gold, Handsomely

Illustrated. Order Early.

Herewith find \$.....for which

please send me.....copies of "Woodrow

Wilson's Administration & Achievements."

This Coupon must accompany your order. It

entitles you to as many volumes as you desire at

\$1.00 each. (Postpaid.)

A man who is arrested every week is W. B. Cuff, a theatrical manager of Chillicothe, who persists in running a movie on Sunday nights. The first time he was arrested for thus violating a city ordinance he was fined \$100, but since then every jury has disagreed.